

Assessment of electronic banking service's impact on the economic parameters of the bank activity

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Abstract

© 2016 Kiselev et al. The relevance of the study: The relevance of the research problem is conditioned by the intensification of innovative processes in modern economy and in the banking sector, in particular, as one of the most sensitive areas for innovation and innovative types of services and information and communication innovations today is one of the major conditions for ensuring the required level of competitiveness of banks. The purpose of the study: the Aim of this research is to develop methodical approaches to assess the impact of electronic banking service on the economic parameters of the Bank activity. Research methods: The main methods of research are methods of factor analysis, pair correlation, multiple correlation analysis, matrix models, and mathematical modeling. The results of the study: The paper proposes a synthesized variant of the method for assessing of the impact of electronic banking services on the basis of the Internet technologies on the parameters of economic development of banking structure, which is based on a mathematical model of the technology of remote banking services. Practical significance: The paper is intended for researchers studying the problems of assessing of electronic banking services' impact, in particular the development of remote banking services, as well as professionals of the banking sector, dealing with investments and project implementation in its development.

Keywords

Convergence, Correlations, Economic parameters, Internet technologies, Mathematical modeling, On-line banking, Synergy